

Jordan

Habitat for Humanity in Jordan

Habitat Jordan seeks to eliminate poverty housing by serving low-income families to improve their living conditions. Assisting poor families in having a decent place to live and rehabilitating their homes will eventually support them to focus on their own progress and development. In 2011, Habitat Jordan started a new mechanism of work - the Fund for Humanity Jordan is used as wholesale loan fund, issued to Community Based Organizations who are committed to start and grow their own sustainable housing program to serve low-income families. Since then, it has supported more than 36 Community Based Organization and served more than 7,500 families.

The housing need in Jordan

The limited natural resources in Jordan and turmoil surrounding the country has weakened its economy. The average income of Jordanian families who were served through Habitat Jordan is approximately US\$6,000 per year which falls around the national poverty line, according to 2010 Jordanian department of statistics Unemployment is high, especially in rural villages, where agriculture is a major source of employment. In the villages, families tend to have many children, and it is not uncommon for 12 to 15 family members to share a small two-room house. The lack of privacy increases family tension and makes it difficult for children to sleep and study. Women struggle to cook in makeshift kitchens with dirt floors. Without proper food storage cabinets, pests and rodents are a constant challenge. Unsanitary toilet facilities bring additional health risks. Economic stagnation, the rise of inflation, in addition to the mass influx of refugees in the last three decades have been creating a huge burden on Jordanian housings.

How Habitat addresses the need in Jordan

HFH Jordan is currently working with 36 CBOs and in urban communities in the Greater Amman area. Houses are made of cement blocks; the average home is 70-75 square meters. Each house brings greater opportunities for families to lead safe, healthy and productive lives. Habitat Jordan hosts groups of international volunteers and local school and corporate groups to build houses with homeowner families.



COUNTRY FACTS*

Capital	Amman
Main country facts	Jordan has one of the lowest levels of water resource availability, per capita worldwide
Population	8.1 million
Urbanization	83.7 percent
Life expectancy	74.3 years
Unemployment	11.9 percent
Population living below poverty line	14.2 percent

*Sources: CIA World Factbook, World Bank, UN

HABITAT FACTS

When Habitat started in Jordan
2001

Families served
More than 7,500

Volunteers hosted
More than 2,000

Housing solutions
Housing microfinance
New houses
Rehabilitation and repairs



Wholesale projects

Northern Housing Project & Central Housing project use a formal selection process to identify the Community Based Organization CBO with most potential to implement the housing project. After identification of a new implementing partner, the Northern & Central Housing Project will evaluate loan applications received from CBO, loan agreements will be signed to enable the implementing partners to issue loans to homeowners in their community and build their Fund for Humanity.

Innovation project

The purpose of the Innovation program is to help local Jordanian communities to build their capacity and sustainability by providing the services that is unaccompanied by financial services. Using training & evaluation process in credit, construction, documentation, accounting, and legal compliance and reporting. New loans to CBO (Jamayah) will be awarded based on best performing CBO on key performance indicators such as good governance, strategic allocation of resources, repayment rate, advocacy and volunteer mobilization.

Meet a Habitat family

Mohammad Salem Al Qdah is married to Issra Mefleh and they have two daughters: Rahmah (4) and Remas (2). Mohammad works as a teacher at the Ministry of Education where he earns approximately USD \$550 per month. Mohammad used to live at his parents' house in two small rooms. He had no choice, but to move out from his parents' house when his younger brother was moving in with his new bride.

Mohammad approached financial institutions for housing loans, but he was turned down. Mohammad said: *"Having a home is important for my family's future. It is something we can feel proud about."* Mohammad's family received a JOD 6,000 loan from Habitat Jordan to build a house. Now he feels proud about himself and the new home he lives in.



What you can do

You can help Jordanian families improve their living conditions by taking one or more of the following actions:

DONATE

Go to [habitat.org/donate](https://www.habitat.org/donate) and designate your gift to Habitat Jordan.

VOLUNTEER

Join one of the scheduled Global Village trips to Jordan or lead your own. For more information go to: [habitat.org/gv](https://www.habitat.org/gv)

ADVOCATE

Share, like and comment on HFH Jordan's Facebook www.facebook.com/HabitatforHumanityJordan

TITHE

Establish a strong and rewarding tithe partnership to help build houses globally! Quote **866600, JORDAN** on your checks sent to: Habitat for Humanity International, Attn: Affiliate Tithe, 121 Habitat St., Americus, GA 31709

To learn more about Habitat projects in Jordan, please contact us.

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